

EXHIBIT E

Amendment B (3 pages)



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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GROUP 2300

Serial No.: 07/736,071
Group Art Unit: 2311
Filing Date: July 25, 1991
Examiner: G. Hayes
Inventors: P. Kight, et al.
Title: System and Method For
Electronically Providing
Customer Services Including
Payment of Bills, Financial
Analysis and Loans (Twice
Amended)

AMENDMENT TO PATENT
APPLICATION

Honorable Commissioner of Patents and Trademarks
Washington, D.C. 20231

Dear Sir:

The following amendments and remarks are in response
to the examiner's office action mailed on June 28, 1993.

IN THE TITLE:

Please replace the title of the invention with the
following new title -- System and Method For Electronically
Providing Customer Services Including Payment of Bills,
Financial Analysis and Loans --.

IN THE SPECIFICATION:

On page 10 of the specification, at line 21, please
replace the words "Troy micr post printer 48" with the words --
micr post processor 48 --.

IN THE CLAIMS:

Please cancel claims 1-8, 19-22, 25, and 28, without prejudice.

Please amend the following claims:

24. (Twice amended). The [system] method of claim [19] 9, wherein said arranging payment is accomplished with [the preferred form of payment is selected from a member of the group consisting of electronic funds transfer,] a charge to a credit card [, a check, and a draft].

26. (Twice amended). The [system] method of claim [19] 11, wherein said [program] system differentiates between fixed and variable merchants.

27. (Twice amended). The [system] method of claim [19] 2, wherein said [program] system includes a processing calendar for determining dates on which to pay particular billing entities.

REMARKS

Applicants have amended the title of the invention to conform with the examiner's suggested title.

The examiner objected to the disclosure because of certain informalities. The disclosure has been amended to overcome this objection.

The examiner objected to the specification under 35 U.S.C. §112, first paragraph. The examiner rejected claim 25 under the same basis. The objection to the specification is respectfully traversed. A Troy micr post processor is a commonly known device to those of ordinary skill in the art. The reference to "Troy" is a reference to one of the most popular brand names for such devices. It was felt that reference to a particular brand would serve to better illustrate the invention. The specification has been amended to delete the reference to "Troy" as set forth above. Since claim 25 has been cancelled, the rejection of claim 25 under the same basis is now moot.

The examiner contends that applicants have not given a post office address anywhere in the application papers as required by 37 C.F.R. §1.33(a). Applicants respectfully disagree. MPEP §606.02 defines applicant's place of residence as the city and state in which applicant resides. MPEP §605.03 defines applicant's post office address as "that address at which he or she customarily receives his or her mail. Either applicant's home or business address is acceptable as the post office address. The post office address should include the zip code designation." MPEP §605.03 further states that "the object of requiring each applicant's post office address is to enable the office to communicate directly with the applicant if desired" It is respectfully submitted that applicants have met the burdens defined by the MPEP and 37 C.F.R. §1.33(a).